

Appl No.: 10/027,035

Atty. Dkt.
PC-1053CIP**Amendment to the Claims**

Claims 1-33(Canceled).

Claim 34(Previously Presented). A method for sending cash money transfers at anytime from anyone to a remotely located party, comprising the steps of:

providing a sender with available funds, the available funds being selected from one of: a credit card of the sender and a debit card of the sender, wherein the sender is adapted to be solely a human-sender;

providing a recipient being remotely located from the sender, wherein the recipient is adapted to be solely a human-recipient, wherein the sender and the recipient are different from one another;

communicating an unplanned request for cash funds from the remotely located recipient to the sender;

providing a toll free telephone number to a remotely located IVR(interactive voice response) computer system;

connecting the sender to the IVR(interactive voice response) computer system by a communication medium using the toll free telephone number, the communication medium being selected from one of a phone and a computer modem, the IVR system receives multiple simultaneous calls from different senders and prompts each sender to enter transfer authorization data, the IVR system processes the data in automated modes with software and converts the data to language of existing banks, processors, processing networks and clearing houses, and the IVR system processes the transfer with transmission lines and electronic mediums, the electronic mediums being different from the communication medium;